

# USAF Public Health Career Field News



---

Volume 1 Issue 12

October 1997

---

## New Fact Sheet on Air Force Benefits

The following is an excerpt from HQ AFPC/DPP letter, 29 Sep 97, *Air Force Benefits Fact Sheet*, signed by Colonel Gary R. Blum, the Director of Personnel Management:

"Air Force senior leadership wants to improve the enlisted career counseling process to ensure enlisted members understand the benefits of an Air Force career and Career Job Reservation opportunities. One way to accomplish this goal is by providing the necessary information during performance feedback sessions. The attached fact sheet is for supervisors to hand out during counseling of first and second term airmen. This requirement for use of the fact sheet will be included in the next revision of AFI 36-2606, Reenlistment in the United States Air Force. We are also revising the feedback form to include mentoring, which encompasses CJR information, career benefits, and other issues. We expect the revised feedback form to be available in October 97. It will also be referenced in the upcoming revision of AFP 36-2627, Airman and NCO Performance Feedback System.

Please provide copies of this fact sheet to all commanders for dissemination to supervisors. Action office for this fact sheet is MSgt Alvarez, HQ AFPC/DPPAER, DSN 487-5423 and for feedback policy issues, MSgt Smith, HQ AFPC/DPPPEP, DSN 487-2571. "

### Mac's Comments:

This fact sheet is a great idea. It is an excellent tool for supervisors giving career advice during feedback sessions and other encounters. So many things seem to have changed over the past few years, I find I've lost confidence in my own ability to "recall" information - I always wonder which version of the subject I am recalling and worry I never heard about the latest change.

The attached fact sheet contains the current facts on some key benefits. **Every Airman everywhere should read it.** I fear that too many of us make decisions about our situation and our future without being fully informed. (Please note that the fact sheet applies to first and second term Airmen).



## FACT SHEET ON AIR FORCE BENEFITS

**THIS IS A LISTING OF JUST SOME OF THE MANY AIR FORCE BENEFITS WITH A BRIEF SUMMARY OF EACH. SUPERVISORS SHOULD PROVIDE A COPY OF THIS FACT SHEET WHEN CONDUCTING PERFORMANCE FEEDBACK WITH FIRST AND SECOND TERM AIRMEN. FOR MORE INFORMATION ON A PARTICULAR BENEFIT, CONTACT THE APPROPRIATE BASE AGENCY.**

**RETIREMENT:** Individuals are retirement eligible upon completing 20 years of service. Those who first entered military service<sup>1</sup> on or after 1 Aug 86 will have their retired pay computed in the following way. First, their highest 36 months of base pay will be averaged to come up with their “retired pay base.” This number is then multiplied by their retired pay multiplier. The retired pay multiplier is based on the number of whole years and months the individual has served. Under this retirement plan, the multiplier is reduced for each year less than 30 years of service the member has served. At age 62, this reduction in multiplier is eliminated and retired pay is recomputed. The following table outlines the range of possible retired pay multipliers available at retirement versus years of service.

Years of Service	20	21	22	23	24	25	26	27	28	29	30
Multiplier	40%	43.5 %	47%	50.5 %	54%	57.5 %	61%	64.5 %	68%	71.5 %	75% Maximum by law

For example, an individual retires with 21 years of service and the average of their highest 36 months of base pay is \$2,200--to compute this individual's retired pay, you multiply \$2,200 by 43.5% (from the table above) which equals \$957 per month (retired pay is always rounded down to the nearest whole dollar). The following table outlines how the range of retired pay multipliers changes at age 62 when the individual's retired pay is recomputed.

Years of Service	20	21	22	23	24	25	26	27	28	29	30
Multiplier	50%	52.5 %	55%	57.5 %	60%	62.5 %	65%	67.5 %	70%	72.5 %	75% Maximum by law

1. “First entered service” means the date the person is enlisted or inducted. This includes personnel who entered through the Delayed Entry Program.

**LEAVE:** Accumulates 2.5 days leave per month (30 days of vacation with pay each year) which can be carried forward (maximum of 60 days) into the next fiscal year.

**EDUCATION:** The Air Force pays 75 percent of tuition up to \$250 per semester hour in off-duty courses with accredited schools. Provides CLEP/DANTES tests which could result in receiving college credit versus having to enroll in certain classes.

**COMMISSIONING PROGRAMS:** There are many avenues to pursue for those interested in a commission. Officer Training School (OTS), Air Force Reserve Officer Training Corps (AFROTC) scholarship programs, and Airman Education and Commissioning Program (AECPP) are some of the many programs available.

**MONTGOMERY GI BILL (MGIB):** Individuals entering the Air Force after 1 Jul 85 are automatically enrolled in the MGIB, unless they disenroll in recruit training. The MGIB requires a \$100 a month nontaxable pay reduction for the first

full 12 months of active duty. Benefits are \$427.87 a month for 36 months (adjusted annually based on the consumer price index).

**SCHOLARSHIPS:** Many scholarships are available for both military members and their families. Eagle Grants are also available for CCAF graduates who are pursuing a bachelor's degree. Grants range from \$250 to \$500 and may be used in conjunction with Tuition Assistance. Officer and NCO wives clubs also offer scholarship opportunities.

**VOCATIONAL TRAINING OPPORTUNITIES:** There are training opportunities, both formal training associated with AFSC and various classes related to personal enhancement (PME, computer classes, management training).

**PROMOTION OPPORTUNITY:** Our system is fair and impartial—visible, understandable, and provides equal selection opportunity to all.

**SERVICEMEMBERS' GROUP LIFE INSURANCE:** \$200K for \$17 per month (\$0.85/\$10,000 worth of coverage).

**CAREER BROADENING OPPORTUNITIES:** Special Duty Assignments, Retraining, Overseas Duty, Contingency TDYs, etc.

**FAMILY SUPPORT CENTERS:** Many services are offered by this support agency. They offer a Transition Assistance Program (TAP) for those separating/retiring from the Air Force, a Smooth Move program to prepare those who will PCS, and a base newcomers tour. The family services program offers a loan locker that includes pots, pans, cribs, and other household items. The volunteer resource office includes a list of agencies accepting volunteers and maintains a list of those wishing to volunteer. The family life program offers classes in parenting, couples communication, stress management, and some limited counseling. The family readiness program has a support group for family members whose spouses are TDY. They also offer assistance through Air Force Aid and the Personal Financial Management program.

**MEDICAL AND DENTAL:** Medical and dental care are provided at no charge for active duty members. Full medical and dental benefits are provided to dependents and retirees at minimal cost through the TRICARE managed care plan. Space available care remains free of charge for all beneficiaries.

**COMMISSARY:** Provides 29.7 percent savings over commercial purchases. (Based on 1996 Market Basket Survey)

**BASE EXCHANGE:** AAFES provides quality merchandise and services at uniformly low prices to active duty military, Guard and Reserve members, military retirees and family members, regardless of where they're stationed. Also, 100 percent of tobacco earnings are donated back to customers through quality of life programs and modern shopping facilities.

**BASE FACILITIES:** Includes the base fitness center, health and welfare center, golf course, family housing, child care center, hobby shop, auto shop, photo shop, aero shop, swimming pool, enlisted club, intramural sports, bowling center, library, chapel, youth center, and discounts on special events through special services and recreational sites.

**TAX ADVANTAGE:** Certain allowances are not taxed. These include Basic Allowance for Subsistence (BAS), Basic Allowance for Quarters (BAQ), Variable Housing Allowance (VHA), Overseas Housing Allowance (OHA), Cost-of-Living Allowance (COLA), and Family Separation Allowance (FSA).

**VA HOME LOANS:** May be eligible for home loans through the Veterans Administration.

**SPACE AVAILABLE TRAVEL:** Eligible for travel aboard military aircraft worldwide. Families are eligible for space available travel outside the CONUS.

**LEGAL ASSISTANCE:** The base Legal Assistance Office will assist with preparing wills, powers of attorney, and provide advice on domestic relations problems, contracts, civil rights, and tax problems.

**CHILD DEVELOPMENT CENTERS (CDC):** Certified by the Department of Defense, accredited by the National Academy of Early Childhood Programs, fees are based on total family income. After school programs are available at some CDCs or youth centers.

#### **OTHER ENTITLEMENTS**

Family Separation Allowance (FSA)  
Dislocation allowance (2.5 times BAQ)  
Transportation for dependents on duty changes  
Shipment of household goods overseas and in the United States  
Schooling for dependents overseas and at some CONUS bases  
Station housing and cost of living allowances at many locations  
Travel allowance for POV pickup/delivery at port  
Storage of POV when PCSing to POV restricted area

#### **PROGRAMS FOR DOCUMENTED PERSONAL DIFFICULTIES**

Emergency leave with priority on military aircraft  
Humanitarian reassignment  
Permissive reassignment  
Exceptional Family Member Program (EFMP)  
Air Force Aid Society

---

#### **CAREER JOB RESERVATIONS (CJR)**

To be able to reenlist, selected first-term airmen must have a CJR in their CAFSC. Those who are 4-year enlistees may apply for a CJR when they enter the first day of their 35th month (59 months for 6-year enlistees), but not later than the last duty day of the month during which they complete 38 months on their current enlistment (62 months for 6-year enlistees). If an airman is undecided about a career, we *highly recommend* the airman apply for the CJR when first eligible as there is a limit to the number of first-term airmen who may reenlist in any AFSC.

Once issued a CJR, members may reenlist if they so desire, prior to the expiration of the CJR suspense date.

If unable to obtain a CJR, airmen should seriously consider CAREERS (Career Airman Reenlistment Reservation System), retraining into an AFSC that has a Selective Reenlistment Bonus (SRB) or an AFSC that could provide increased job satisfaction. Interested airmen may apply for AFSCs with retraining-in objectives in their particular grade anytime within the four month window specified above for CJRs. Individuals who are on the CJR Waiting List may apply for retraining until 120 days prior to their Date of Separation. This option is available regardless of the status (overage/balanced/shortage) of their current AFSC. The On Line Retraining Advisory is available for review at the MPF Customer Service or Retraining Office.